



FILE NO.AP33088-070457.0985
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al.
Serial No. : 09/809,367 Examiner : Calvin L. Hewitt, II
Filed : 03/15/2001 Group Art Unit: 3621
For : METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A
COMPUTER NETWORK

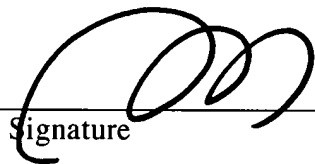
RESPONSE TO NON-FINAL REJECTION

I hereby certify that this paper is being deposited
with the United States Postal Service as first class mail in
an envelope addressed to: Commissioner for Patents, P.O.
Box 1450, Alexandria, VA 22313-1450, on:

July 11, 2005
Date of Deposit

Robert C. Scheinfeld
Attorney Name

31,300
PTO Registration No


Signature

July 11, 2005
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action dated March 3, 2005.

A Listing of the Claims may be found beginning on page 2 of this paper.

Remarks/Arguments begin on page 5.